

Fill in this information to identify the case:

Debtor 1 Toni G. Simons
aka Toni Gretchen Simons

Debtor 2 _____
 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York
 (State)

Case number 1-18-43991-jmm

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationStatement / Response Date: 09/03/2021

Name of creditor: Deutsche Bank National Trust Company, as Trustee
 for GSR Mortgage Loan Trust 2006-OA1, Mortgage
 Pass-Through Certificates, Series 2006-OA1
 c/o Specialized Loan Servicing, LLC

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 7754

Property address: 167-24 Foch Blvd
 Number Street

Jamaica, New York 11434
 City State ZIP Code

Part 2: Prepetition Default Payments*Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment*Check one*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

Debtor 1	Toni G. Simons <small>First Name Middle Name Last Name</small>	Case number (if known)	1-18-43991-jmm
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a.	Total postpetition ongoing payments due:	(a)	\$3,491.97
b.	Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$0.00
c.	Total. Add lines a and b.	(c)	\$3,491.97

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:	08/01/2021 MM / DD / YYYY
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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Natalie E. Lea _____ Date 09/03/2021 _____
Signature

Print Natalie E. Lea _____
First Name Middle Name Last Name Title Authorized Agent for Specialized
Loan Servicing, LLC

Company Bonial & Associates, P.C. _____

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9013 _____
Number Street
Addison, Texas 75001
City State ZIP Code

Contact phone (972) 643-6600 _____ Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before September 8, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Toni G. Simons
167-24 Foch Boulevard
Jamaica, NY 11434-1736

Debtors' Attorney

Norma E Ortiz
Ortiz & Ortiz LLP
35-10 Broadway
Suite 201
Astoria, NY 11106

Chapter 13 Trustee

Michael J. Macco
2950 Express Drive South
Suite 109
Islandia, New York 11749

Respectfully Submitted,

/s/ Natalie E. Lea

Date Received	Contractual Due Date	Post Funds Received	Pre Funds Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Late Charges assessed or recovered	POST Suspense	PRE Suspense	Fee Recovered	Principal Balance	Escrow Balance	POST Suspense	PRE Suspense	Late Charge Balance	Fee Balance	POC Balance	
07/11/18	04/01/21										\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$19,998.19	\$0.00	BEGINNING BAL
07/17/18										-\$3.29	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$20,001.48	\$0.00	fee assessed
07/17/18										-\$1,276.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,271.48	\$0.00	fee assessed
07/17/18										-\$50.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,321.48	\$0.00	fee assessed
07/17/18										-\$81.47	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$21,402.95	\$0.00	fee assessed
07/30/18										-\$3,977.50	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$25,380.45	\$0.00	fee assessed
07/30/18										-\$0.88	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$25,381.13	\$0.00	fee assessed
08/02/18										-\$660.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$26,241.13	\$0.00	fee assessed
08/24/18										-\$2,795.00	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$29,036.13	\$0.00	fee assessed
08/24/18										-\$4.76	\$279,813.25	-\$24,430.21	\$0.00	\$0.00	\$0.00	\$29,040.89	\$0.00	fee assessed
09/19/18						-\$685.11					\$279,813.25	-\$25,315.32	\$0.00	\$0.00	\$0.00	\$29,040.89	\$0.00	city tax
11/19/18						-\$1,211.00					\$279,813.25	-\$26,526.32	\$0.00	\$0.00	\$0.00	\$29,040.89	\$0.00	Homeowners/Fire/Hazard Paid
12/13/18						-\$931.48					\$279,813.25	-\$27,457.80	\$0.00	\$0.00	\$0.00	\$29,040.89	\$0.00	city tax
03/12/19						-\$931.48					\$279,813.25	-\$28,389.28	\$0.00	\$0.00	\$0.00	\$29,040.89	\$0.00	city tax
03/26/19										-\$1,290.00	\$279,813.25	-\$28,389.28	\$0.00	\$0.00	\$0.00	\$30,330.89	\$0.00	fee assessed
03/26/19										-\$2.89	\$279,813.25	-\$28,389.28	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	fee assessed
06/21/19						-\$915.68					\$279,813.25	-\$29,304.96	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
09/19/19						-\$915.68					\$279,813.25	-\$30,220.64	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
11/18/19						-\$1,253.00					\$279,813.25	-\$31,473.64	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Homeowners/Fire/Hazard Paid
12/18/19						-\$937.38					\$279,813.25	-\$32,411.02	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
03/19/20						-\$937.38					\$279,813.25	-\$33,348.40	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
06/18/20						-\$966.58					\$279,813.25	-\$34,334.98	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
09/17/20						-\$966.58					\$279,813.25	-\$35,321.56	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
11/17/20						-\$1,354.00					\$279,813.25	-\$36,675.56	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Homeowners/Fire/Hazard Paid
12/08/20	07/01/12	\$1,730.00		\$630.06	\$792.10	\$307.84					\$279,183.19	-\$36,367.72	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
12/14/20						-\$974.34					\$279,183.19	-\$37,342.06	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
01/11/21	08/01/12	\$1,730.00		\$631.84	\$790.32	\$307.84					\$278,551.35	-\$37,034.22	\$0.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment

Date Received	Contractual Due Date	Post Funds Received	Pre Funds Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Applied Disbursed	Late Charges assessed or recovered	POST Suspense	PRE Suspense	Fee Recovered	Principal Balance	Escrow Balance	POST Suspense	PRE Suspense	Late Charge Balance	Fee Balance	POC Balance	
02/10/21		\$1,730.00						\$1,730.00			\$278,551.35	-\$37,034.22	\$1,730.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
03/01/21		\$1,730.00									\$278,551.35	-\$37,034.22	\$1,730.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Modification
03/11/21		\$1,730.00						\$1,730.00			\$278,551.35	-\$37,034.22	\$3,460.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
03/15/21						-\$974.34					\$278,551.35	-\$38,008.56	\$3,460.00	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
03/15/21	09/01/12			\$633.40	\$786.76	\$344.11		-\$1,786.27			\$277,917.95	-\$37,864.45	\$1,689.73	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
04/13/21		\$1,730.00						\$1,730.00			\$277,917.95	-\$37,864.45	\$3,423.73	\$0.00	\$0.00	\$30,333.78	\$0.00	Debtor Payment to Suspense
04/22/21	10/01/12			\$635.18	\$786.97	\$344.11		-\$1,786.27			\$277,282.76	-\$37,320.34	\$1,657.46	\$0.00	\$0.00	\$30,333.78	\$0.00	Post Petition Payment
06/18/21						-\$1,043.76					\$277,282.76	-\$38,364.10	\$1,657.46	\$0.00	\$0.00	\$30,333.78	\$0.00	city tax
06/23/21	(10/01/12)			-\$635.19	-\$786.97	-\$344.11		\$1,786.27			\$277,917.95	-\$38,708.21	\$3,423.73	\$0.00	\$0.00	\$30,333.78	\$0.00	misapplication of funds reversal
06/23/21	(09/01/12)			-\$633.40	-\$788.76	-\$344.11		\$1,786.27			\$278,551.35	-\$39,052.32	\$5,190.00	\$0.00	\$0.00	\$30,333.78	\$0.00	misapplication of funds reversal
06/23/21				\$74,800.00							\$203,751.35	-\$39,052.32	\$5,190.00	\$0.00	\$0.00	\$30,333.78	\$0.00	Modification
06/23/21				-\$152,269.08	\$84,897.28	-\$37,034.22				\$30,333.78	\$356,020.43	-\$2,016.10	-\$5,190.00	\$0.00	\$0.00	\$0.00	\$0.00	Modification
07/02/21	04/01/21			\$384.45	\$890.05	\$454.94		-\$1,729.44			\$355,635.98	-\$1,563.16	\$3,460.56	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
07/02/21	05/01/21			\$385.41	\$889.09	\$454.94		-\$1,729.44			\$355,250.57	-\$1,108.22	\$1,731.12	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
07/02/21	06/01/21			\$386.37	\$888.13	\$454.94		-\$1,729.44			\$354,864.20	-\$653.28	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment
08/17/21	07/01/21	\$1,730.00		\$387.34	\$887.16	\$454.94		\$0.56			\$354,476.86	-\$198.34	\$2.24	\$0.00	\$0.00	\$0.00	\$0.00	Post Petition Payment